

Information to identify the case:					
Debtor 1	<u>Dana M. Kohnen</u>			Social Security number or ITIN	xxx-xx-5806
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA					
Case number: 16-20824-JAD					

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dana M. Kohnen

2/8/21

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Dana M. Kohnen
Debtor

Case No. 16-20824-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Feb 08, 2021

User: culy
Form ID: 3180W

Page 1 of 3
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2021:

Recip ID	Recipient Name and Address
db	#+ Dana M. Kohnen, 332 East Garden Road, Pittsburgh, PA 15227-3106
14228144	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14216827	+ MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
14192353	Midland Mortgage, PO Box 269074, Oklahoma City, OK 73126-9074

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Feb 09 2021 04:18:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 09 2021 03:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Feb 09 2021 04:18:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 09 2021 03:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14192349	EDI: BANKAMER.COM	Feb 09 2021 04:18:00	Bank of America, PO Box 982238, El Paso, TX 79998
14202575	EDI: CAPITALONE.COM	Feb 09 2021 04:18:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
14192350	EDI: CAPITALONE.COM	Feb 09 2021 04:18:00	Capital One Bank USA, Po Box 30281, Salt Lake City, UT 84130-0281
14257609	+ Email/Text: kbarkley@bernsteinlaw.com	Feb 09 2021 03:00:00	Duquesne Light Company, c/o Peter J. Ashcroft,, Bernstein-Barkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,, Pittsburgh, PA 15219-1945
14192351	EDI: JPMORGANCHASE	Feb 09 2021 04:18:00	Chase /Bank One Card Services, P.O. Box 15298, Wilmington, DE 19886
14192352	EDI: JPMORGANCHASE	Feb 09 2021 04:18:00	Chase Bank USA, P.O. Box 15650, Wilmington, DE 19886
14236365	+ EDI: MID8.COM	Feb 09 2021 04:18:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
14216827	+ EDI: AISMIDFIRST		

District/off: 0315-2

User: culy

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Date Rcvd: Feb 08, 2021

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Total Noticed: 20

14257270	Email/Text: Bankruptcy.Notices@pnc.com	Feb 09 2021 04:18:00	MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051
14256911	Email/Text: Bankruptcy.Notices@pnc.com	Feb 09 2021 02:59:00	PNC BANK N.A., P.O. BOX 94982, CLEVELAND, OH 44101-0570
14192354	Email/Text: Bankruptcy.Notices@pnc.com	Feb 09 2021 02:59:00	PNC BANK, N.A., PO BOX 94982, CLEVELAND, OHIO 44101
14257619	EDI: PRA.COM	Feb 09 2021 02:59:00	PNC Bank NA, PO Box 3180, Pittsburgh, PA 15222
14192357	+ EDI: RMSC.COM	Feb 09 2021 04:18:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14192356	+ EDI: CITICORP.COM	Feb 09 2021 04:18:00	SYNCB/Sam's, PO Box 965005, Orlando, FL 32896-5005
14192358	+ EDI: RMSC.COM	Feb 09 2021 04:18:00	Sears/CBNA, PO Box 6189, Sioux Falls, SD 57117-6189
		Feb 09 2021 04:18:00	Synchrony Bank/BP, PO Box 965024, Orlando, FL 32896-5024

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Duquesne Light Company
cr		MidFirst Bank
14192355	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank NA, PO Box 3180, Pittsburgh, PA 15222

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2021 at the address(es) listed below:

Name	Email Address
Andrew F Gornall	on behalf of Creditor MidFirst Bank andygornall@latouflawfirm.com
Brian Nicholas	on behalf of Creditor MidFirst Bank bnicholas@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor MidFirst Bank jgoldman@kmlawgroup.com kevin.shatley@padgettlawgroup.com;angelica.reyes@padgettlawgroup.com

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Lauren M. Lamb

on behalf of Debtor Dana M. Kohnen
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb
LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Peter J. Ashcroft

on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com
ckutch@ecf.courtdrive.com;acarr@bernsteinlaw.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 7